

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA**

In re:

Justin Dale Morgan
Jennifer Lynn Morgan
Debtor(s)

§ Case No. 11-40604
§
§
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David A. Rosenthal, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2011.
- 2) The plan was confirmed on 09/28/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/11/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/06/2015.
- 6) Number of months from filing or conversion to last payment: 42.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$71,695.84.
- 10) Amount of unsecured claims discharged without full payment: \$19,382.82.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 91,256.04	
Less amount refunded to debtor	\$ 3,422.60	
NET RECEIPTS:		\$ 87,833.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,100.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,693.22
Other	\$ 102.50
TOTAL EXPENSES OF ADMINISTRATION:	\$ 6,895.72
Attorney fees paid and disclosed by debtor:	\$ 1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Sched.	Claim Asserted	Claim Allowed	Prin. Paid	Int. Paid
David A. Rosenthal	Administrative	102.50	102.50	102.50	102.50	0.00
Kimberly Wright	Attorney	1300.00	3100.00	3100.00	3100.00	0.00
DaimlerChrysler Financial Services	Unsecured	6944.24	5946.71	5946.71	5946.71	0.00
Credit Acceptance corp.	Vehicle	8405.38	6276.16	6276.16	6276.16	502.83
Green Tree	Mortgage Ongoing	140317.00	175779.90	175779.90	51707.39	0.00
Green Tree	Mortgage Arrearage	NA	40168.34	4920.89	4920.89	0.00
Prophets Ridge Homeowners Association	Secured	540.00	649.25	649.25	649.25	0.00
Indiana Dept. of Revenue	Priority	NA	NA	NA	0.00	0.00
Internal Revenue Service	Priority	NA	NA	NA	0.00	0.00
Accounts Receivable Management	Unsecured	123.51	NA	NA	0.00	0.00
Account Recovery	Unsecured	NA	NA	NA	0.00	0.00
Account Recovery	Unsecured	55.00	NA	NA	0.00	0.00
Alverno Clinical Laboratories LLC	Unsecured	15.51	NA	NA	0.00	0.00
Chase Bank USA	Unsecured	NA	NA	NA	0.00	0.00
City of West Lafayette	Unsecured	54.23	NA	NA	0.00	0.00
Clarian Arnett Clinic	Unsecured	354.91	NA	NA	0.00	0.00
Clarian Arnett Health	Unsecured	132.88	NA	NA	0.00	0.00
Clarian Arnett Health	Unsecured	100.74	NA	NA	0.00	0.00
Clarian Arnett Health	Unsecured	108.40	NA	NA	0.00	0.00
Clarian Arnett Health	Unsecured	778.44	NA	NA	0.00	0.00
Day, Knight & Assoc	Unsecured	40.59	NA	NA	0.00	0.00
Vantium Capital, Inc.-SRG	Unsecured	3717.00	4130.84	4130.84	4130.84	0.00
Creditors continue on next page						

Scheduled Creditors (Continued):

Creditor Name	Class	Claim Sched.	Claim Asserted	Claim Allowed	Prin. Paid	Int. Paid
Equifax	Unsecured	NA	NA	NA	0.00	0.00
Experian Information Solutions	Unsecured	NA	NA	NA	0.00	0.00
FFCC-Columbus Inc.	Unsecured	442.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	1448.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	1269.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	778.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	142.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	136.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	136.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	132.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	108.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	101.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	100.00	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	70.75	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	25.73	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	18.96	NA	NA	0.00	0.00
IMC Credit Services	Unsecured	12.82	NA	NA	0.00	0.00
IU Health	Unsecured	147.44	NA	NA	0.00	0.00
IU Health	Unsecured	54.04	NA	NA	0.00	0.00
IU Health	Unsecured	134.53	NA	NA	0.00	0.00
East Bay Funding, LLC	Unsecured	1670.00	1670.88	1670.88	1670.88	0.00
Lafayette Accounts Services	Unsecured	386.00	NA	NA	0.00	0.00
Lafayette Accounts Services	Unsecured	162.00	NA	NA	0.00	0.00
Lafayette Accounts Services	Unsecured	75.00	NA	NA	0.00	0.00
Midland Credit Management Inc.	Unsecured	857.00	925.43	925.43	925.43	0.00
Monticello Medical Center	Unsecured	85.16	85.16	85.16	85.16	0.00
NCO Financial Systems	Unsecured	469.00	NA	NA	0.00	0.00
Professional Recovery Service	Unsecured	48.00	NA	NA	0.00	0.00
Professional Recovery Service	Unsecured	40.00	NA	NA	0.00	0.00
Creditors continue on next page						

Scheduled Creditors (Continued):

Creditor Name	Class	Claim Sched.	Claim Asserted	Claim Allowed	Prin. Paid	Int. Paid
Professional Recovery Service	Unsecured	40.00	NA	NA	0.00	0.00
Professional Recovery Service	Unsecured	33.00	NA	NA	0.00	0.00
Professional Recovery Service	Unsecured	22.00	NA	NA	0.00	0.00
Professional Recovery Service	Unsecured	6.00	NA	NA	0.00	0.00
Professional Recovery Service	Unsecured	9.00	NA	NA	0.00	0.00
Santander Consumer USA. Inc	Unsecured	3715.00	NA	NA	0.00	0.00
Security Credit Services LLC	Unsecured	733.00	NA	NA	0.00	0.00
Security Credit Services LLC	Unsecured	208.00	NA	NA	0.00	0.00
Statewide Credit Association, INC.	Unsecured	174.78	NA	NA	0.00	0.00
Statewide Credit Association, INC.	Unsecured	4227.78	NA	NA	0.00	0.00
Statewide Credit Association, INC.	Unsecured	125.00	NA	NA	0.00	0.00
Statewide Credit Association, INC.	Unsecured	56.00	NA	NA	0.00	0.00
Statewide Credit Association, INC.	Unsecured	50.00	NA	NA	0.00	0.00
Sunrise Credit Service	Unsecured	219.47	NA	NA	0.00	0.00
The Hill Attorney Group PC	Unsecured	810.16	NA	NA	0.00	0.00
Midland Credit Management Inc.	Unsecured	488.00	563.97	563.97	563.97	0.00
Midland Credit Management Inc.	Unsecured	478.00	596.97	596.97	596.97	0.00
Trans Union Corp.	Unsecured	NA	NA	NA	0.00	0.00
United TranzActions LLC	Unsecured	578.54	578.54	578.54	578.54	0.00
Unity Healthcare	Unsecured	22.16	NA	NA	0.00	0.00
Unity Healthcare	Unsecured	101.00	NA	NA	0.00	0.00
Unity Healthcare	Unsecured	28.40	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	601.59	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	405.27	405.27	405.27	405.27	0.00
IU Health White Memorial Hospital	Unsecured	NA	224.78	224.78	224.78	0.00
Statewide Credit Association, INC.	Unsecured	NA	477.78	477.78	477.78	0.00
Quantum3 Group LLC	Unsecured	NA	208.18	208.18	208.18	0.00
H&R Block Bank	Unsecured	NA	1066.69	1066.69	1066.69	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$ 175,779.90	\$ 51,707.39	\$ 0.00
Mortgage Arrearage	\$ 4,920.89	\$ 4,920.89	\$ 0.00
Debt Secured by Vehicle	\$ 6,276.16	\$ 6,276.16	\$ 502.83
All Other Secured	\$ 649.25	\$ 649.25	\$ 0.00
TOTAL SECURED:	<u>\$ 187,626.20</u>	<u>\$ 63,553.69</u>	<u>\$ 502.83</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	<u>\$ 0.00</u>	<u>\$ 0.00</u>	<u>\$ 0.00</u>
GENERAL UNSECURED PAYMENTS:	<u>\$ 16,881.20</u>	<u>\$ 16,881.20</u>	<u>\$ 0.00</u>

Disbursements:

Expenses of Administration	<u>\$ 6,895.72</u>	
Disbursements to Creditors	<u>\$ 80,937.72</u>	
TOTAL DISBURSEMENTS:		<u>\$ 87,833.44</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 05/14/2015

By: /s/David A. Rosenthal
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.